



## DIGI-TOUR-SKILLS

UPSCALING DIGITAL SKILLS IN THE TOURISM SECTOR

# CASE STUDIES



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# SINGAPORE AIRLINES - KRISPAY / KRIS+ - MILES BASED DIGITAL WALLET

Provided By: REZOS BRANDS

## Overview

Name: Singapore Airlines - KrisPay / Kris+ - Miles Based Digital Wallet

Location: Singapore

Type of Case Study: Airline loyalty, everyday spend at real-world via blockchain wallet

## Introduction:

Traditional airline loyalty programs **concentrate value in flight redemptions** and a small set of partners, which leaves many members with “orphan” miles and low day-to-day engagement. At the same time, partner reconciliation can be slow, making it harder for merchants to see the benefits of accepting miles. **Singapore Airlines set out to turn miles into a daily spending currency** that is simple to convert, easy to redeem in stores, and transparent for partners. By introducing KrisPay (later Kris+), SIA used a **blockchain-backed ledger to record earn/convert/spend events verifiably while keeping personal data off-chain**, aiming for instant usage, lower breakage, and cleaner settlement across a broad merchant ecosystem.

## Implementation:

Singapore Airlines launched KrisPay (2018) as a blockchain-based loyalty wallet, co-developed with KPMG Digital Village and Microsoft. Members convert miles, pay via QR at participating merchants, and later evolved to Kris+ with a much larger partner footprint. The ledger provides verifiable earn/spend events while customer PII stays off chain.



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## Key aspects of the implementation included:

- **Visualising the earn, convert, pay flow** (app open - miles conversion - QR present - merchant approval → receipt) to reduce POS drop-offs.
- **Segmenting members by neighbourhood**, merchant category (retail, fuel, etc), time-of-day/season, and loyalty tier to localise offers.
- **Triggering geo/lifecycle campaigns** with nearby-partner promos and follow-ups to recent converters who didn't redeem.
- **Partner-level dashboards** that blend ledger & merchant data for views of redemptions, repeat visits, basket size, earn-to-burn cycles, and time-to-reconcile.

## Key Insights:

- **Everyday earn-and-burn:** Instant miles-to-wallet conversion plus QR payments turned air loyalty into a daily behaviour, lowering breakage.
- **Localised offers:** Segmenting by location & category improved promo relevance and nearby-merchant uptake.
- **Partner clarity:** A unified ledger simplified reconciliation and exposed earn-to-burn cycles and repeat-visit patterns across merchants.
- **Convert-back confidence:** Allowing limited time to convert back to miles reduced perceived risk for members, encouraging trial and repeat usage while still driving on-site redemptions.

## Results:

- **Acceptance growth:** From 18 merchants at launch (2018) to 650+ outlets (2020). This is almost 36 times up expansion (≈3,500%) in acceptance points within two years.



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- **Ongoing scale-up:** Programme now lists 1,700+ partner outlets island-wide, broadening redemption touchpoints and campaign reach.
- **Micro-redemptions enabled:** Payments from as little as 15 miles created low-friction and everyday usage moments for members.

## Recommendations:

For airlines, Destination Management/Marketing Organizations, and more:

- **Start with a tight loop:** 10–20 pilot merchants. Enable instant convert and pay. Measure repeats in visits and redemption frequency.
- **Personalise locally:** Use geographical and category segments. Run lifecycle nudges for users who have converted miles but not redeemed.
- **Design privacy-first:** Keep PII off-chain. Standardise refunds. Track time to reconcile and partner health.

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